

In Re: Case No.: 16-30690 SLM  
UNIVERSAL SALES CONSULTANTS, INC.,  
Chapter: 7  
Debtor.  
Judge: Stacey L. Meisel

---

**NOTICE OF PROPOSED COMPROMISE or SETTLEMENT OF CONTROVERSY**

---

Steven P. Kartzman, Chapter 7 Trustee, in this case proposes a compromise, or to settle a claim and/or action as described below. If you object to the settlement or compromise, you must file a written objection with the Clerk of the United States Bankruptcy Court, and serve it on the person named below not later 7 days before the hearing date.

Address of the Clerk:	Jeanne A. Naughton, Clerk Martin Luther King Jr. Federal Building 50 Walnut Street, P.O. Box 1352 Newark, New Jersey 07102
-----------------------	---

If an objection is filed, a hearing will be held before the Honorable Stacey L. Meisel on March 26, 2019 at 10:00 a.m. at the United States Bankruptcy Court, Courtroom No. 3A, Martin Luther King Jr. Federal Building, 50 Walnut Street, Newark, New Jersey (hearing to be scheduled for at least 28 days from the date of the filing of the notice). If no objection is filed the clerk will enter a *Certification of No Objection* and the settlement may be completed as proposed.

Nature of action: The Trustee filed a complaint alleging that Capital One Bank (USA), N.A. and Capital One, N.A. (collectively the "Defendants"), received payments from the Debtor during the pre-petition preference period in the amount of \$6,845.10. The Defendants have asserted a substantive defense to such allegations, including providing evidence of new value provided to the Debtor pre-petition, potentially reducing the amount of pre-petition preference payments. Based upon the Trustee's review of the documents provided by the Defendants, the Trustee believes that a reduction on account of the asserted new value defense is in order.
---

Pertinent terms of settlement: The Defendants shall pay the sum of \$1,500.00 (the "Settlement Amount") to the Trustee, within 30 business days of the entry of the Consent Order, in resolution of the estate's claims against the Defendants. The Trustee believes that the settlement is in the best interests of the estate as it maximizes value and will avoid unnecessary litigation, the cost of which would necessarily diminish any additional recovery.
--

Objections must be served on, and requests for additional information directed to:

Name: /s/ Steven P. Kartzman, Esq., Mellinger, Sanders & Kartzman, LLC  
Address: 101 Gibraltar Drive, Suite 2F, Morris Plains, New Jersey 07950  
Telephone No.: (973) 267-0220

**Certificate of Notice Page 2 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Universal Sales Consultants  
 Debtor

Case No. 16-30690-SLM  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: pdf905

Page 1 of 3  
 Total Noticed: 60

Date Rcvd: Feb 14, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2019.

db +Universal Sales Consultants, 1123 A Route 23 S., Wayne, NJ 07470-6608  
 aty +Mellinger, Sanders & Kartzman, LLC, 101 Gibraltar Drive, Suite 2F,  
 Morris Plains, NJ 07950-1287  
 cr Erminio and Denise Liotta, Becker and Poliakoff, LLP, 1776 On the Green, Suite 702,,  
 67 Park Palace East, Suite 702  
 516471901 +1 Computer, 66 Laguna Drive, Wayne, NJ 07470-5952  
 516471902 +Adam Carpentieri, 120 Rutland Court, Glen Rock, NJ 07452-1221  
 516529362 +Alex Duque, 67 James Street, Englewood, NJ 07631-2608  
 516529363 +All Phase Electric Ent, Inc., 75A Lake Road Suite 179, Congers, NY 10920-2323  
 516529364 +Amber Plumbing, 13 Woodward Ave., Bloomingdale, NJ 07403-1503  
 516529365 +American Insulation Corp., 27-31 1st Avenue, Paterson, NJ 07514-2001  
 516529366 +Angie's List, 1030 E. Washington Street, Indianapolis, IN 46202-3953  
 516529367 +BJF Sanitations Inc, 168 Canal Street, Paterson, NJ 07503-3127  
 516529372 +CQ Electric LLC, P.O. Box 194, Riverdale, NJ 07457-0194  
 516529373 +CR Bootney Builders llc, 648 Black Oak Ridge Road, Wayne, NJ 07470-6459  
 516471905 +Chase, P.O. Box 659754, San Antonio, TX 78265-9754  
 516529370 +Chuma's Siding LLC, 33 Leslie Place, Irvington, NJ 07111-1106  
 516471906 +City Lumber, 49-47 31st street, Long Island City, NY 11101-3106  
 516471907 +Crestview Financial, 1430 Broadway, Suite 401, New York, NY 10018-3371  
 516529374 +Dinam Development Corp, 88-84 138th Street, Jamaica, NY 11435-4111  
 516529376 +Eric Johns, 71 Mohican Park Ave, Dobbs Ferry, NY 10522-2308  
 516529377 +Erminio Liotta, c/o Darryl Saunders, 83 Polk Street, Newark, NJ 07105-2848  
 516529378 +Fast Tax, P.O. Box 1748, Albrightsville, PA 18210-1748  
 516529379 +Force Electric Service, 156 Union Avenue, Clifton, NJ 07011-2634  
 516529380 +G & I Energy, 55 Sawmill Road, Lebanon, NJ 08833-4621  
 516471908 +Glen Rock Stair Corp, 551 Commerce Street, Franklin Lakes, NJ 07417-1309  
 516529383 +Interstate Waste Service, 300 Frank W. Burr Blvd Su3, Teaneck, NJ 07666-6730  
 516529384 +Jackie Giguere, Jennifer Stuart, 22 West 66th Street Pen, New York, NY 10023-6207  
 516529385 +Jerry Cohen, 1105 Roosevelt Ave, New Milford, NJ 07646-3225  
 516529387 +Ken Light, 440 Green Street, Boonton, NJ 07005-1521  
 516529388 +Kooney, William, 268 Farrant Ter, Teaneck, NJ 07666-3259  
 516529390 +Metro Message Center, 170 Washington Avenue, Dumont, NJ 07628-2339  
 516529392 +NYSIF Workers Compensation, PO BOX 5238, New York, NY 10008-5238  
 516471913 Nulook Capital c/o TD Bank, 5550 Merrick Road Suite 2032, Massapequa, NY 11758  
 516529397 PSE&G, PO BOX 14444, New Brunswick, NJ 08906-4444  
 516471916 PSEG, P.O. Box 14444, Readington, NJ 08870  
 516529394 +Paul Fedorchak, 32 Ridge Road, Succasunna, NJ 07876-1840  
 516471914 Pella Windows and Doors, P.O. 1199, Rutherford, NJ 07070  
 516529396 #+Pequannock Disposal, PO BOX 426, Pompton Plains, NJ 07444-0426  
 516471915 +Plymouth Rock, P.O. Box 48, Newark, NJ 07101-0048  
 516529401 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Department of Treasury,  
 50 Barrack Street 08695, Trenton, NJ 08695)  
 516471917 +Skolnick Legal Group, 103 Eisenhower Parkway, Suite 305, Roseland, NJ 07068-1029  
 516876338 +Skolnick Legal Group, P.C., 103 Eisenhower Parkway, Suite 305, Roseland, NJ 07068-1029  
 516529399 +Sonic Hardwood Floors, 408 Sairs Ave Apt J, Long Branch, NJ 07740-5652  
 516529402 +State of New Jersey CBT, TD Bank, P.O. Box 5487, Mt. Laurel, NJ 08054-5487  
 516471918 +TD Bank, P.O. Box 5487, Mt. Laurel, NJ 08054-5487  
 516471919 +Terra vest, 601 Hamburg Turnpike, Suite 307, Wayne, NJ 07470-2049  
 516471921 +Vadim Serebro, Esq., 17 State Street Suite 4000, New York, NY 10004-1508  
 516529404 +Vadim Serebro, Esq., 17 State Street Suite 4000, New York, NY 10004-1508  
 516529405 +Viola Moore, 981 US RT 9, Parlin, NJ 08859  
 516529406 +William Holle, 60 Thomas Ave, Shrewsbury, NJ 07702-4022  
 516529407 +Yellowstone, 30 Broad Street, Suite 14, New York, NY 10004-2906  
 516471922 +Yellowstone, 30 Broad Street, Suite 1462, New York, NY 10004-2304

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 15 2019 00:14:32 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 15 2019 00:14:29 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 acc +E-mail/Text: kdegrow@withum.com Feb 15 2019 00:13:54 Withum Smith & Brown, PC,  
 465 South Street, Suite 200, Morristown, NJ 07960-6439  
 516529360 +E-mail/Text: amscbankruptcy@adt.com Feb 15 2019 00:15:31 ADT, P.O. Box 371878,  
 Pittsburgh, PA 15250-7878  
 516471903 +E-mail/Text: amscbankruptcy@adt.com Feb 15 2019 00:15:31 ADT Security Services,  
 P.O. Box 371878, Pittsburgh, PA 15250-7878  
 516529368 +E-mail/Text: bcwrtoff@cablevision.com Feb 15 2019 00:15:31 Cablevision, P.O. Box 371378,  
 Pittsburgh, PA 15250-7378  
 516471911 +E-mail/Text: gmiller@johnnyonthespot.com Feb 15 2019 00:13:58 Johnny on the Spot,  
 3168 Bordentown Avenue, Old Bridge, NJ 08857-9703

District/off: 0312-2

User: admin  
Form ID: pdf905

Page 2 of 3  
Total Noticed: 60

Date Rcvd: Feb 14, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516529393 E-mail/Text: bcwrtoff@cablevision.com Feb 15 2019 00:15:31 Optimum, PO BOX 371378,  
Pittsburgh, PA 15250-7378  
516471920 +E-mail/Text: compliance@usli.com Feb 15 2019 00:13:15 United States Liability Ins. Comp.,  
1190 Devon Park Drive, P.O. Box 6700, Wayne, PA 19087-8700

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516471904 Biz Bloom  
516529375 Emily Robah, 124 Caldwell Ave  
516529382 Gold Bar Capital, In Advance Working Capital  
516471909 In Advance Working Capital Now  
516471910 Jackie Giguere  
516471912 Maribel Montesano  
516529389 Maribel Montesano, 1455 Macopin Road, West Milford  
516529400 State Insurance Fund, 105 Corporate Park Dr, Suite 200, White Plains, NJ  
516529361\* +ADT Security Services, P.O. Box 371878, Pittsburgh, PA 15250-7878  
516529359\* +Adam Carpentieri, 120 Rutland Court, Glen Rock, NJ 07452-1221  
516529369\* +Chase, P.O. Box 659754, San Antonio, TX 78265-9754  
516529371\* +City Lumber, 49-47 31st street, Long Island City, NY 11101-3106  
516529381\* +Glen Rock Stair Corp, 551 Commerce Street, Franklin Lakes, NJ 07417-1309  
516529386\* +Johnny on the Spot, 3168 Bordentown Avenue, Old Bridge, NJ 08857-9703  
516529391\* Nulook Capital c/o TD Bank, 5550 Merrick Road Suite 2032, Massapequa, NY 11758  
516529395\* Pella Windows and Doors, P.O. 1199, Rutherford, NJ 07070  
516925267\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Department of Treasury,  
Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)  
516529398\* +Skolnick Legal Group, 103 Eisenhower Parkway, Suite 305, Roseland, NJ 07068-1029  
516529403\* +Terra vest, 601 Hamburg Turnpike, Suite 307, Wayne, NJ 07470-2049

TOTALS: 8, \* 11, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 16, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 13, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York,  
as Trustee for the certificateholders of CWABS, Inc., Asset-Backed Certificates, Series 2007-1  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Joseph R Zapata, Jr. on behalf of Plaintiff Steven P. Kartzman jzapata@msklaw.net  
Judah B Loewenstein on behalf of Plaintiff Steven P. Kartzman jloewenstein@msklaw.net  
Judah B Loewenstein on behalf of Trustee Steven P. Kartzman jloewenstein@msklaw.net  
Leonard S. Singer on behalf of Debtor Universal Sales Consultants zsbankruptcy@gmail.com,  
r57125@notify.bestcase.com  
Martin Cabalar on behalf of Creditor Erminio and Denise Liotta mcabalar@bplegal.com,  
shanzouti@bplegal.com;vmogavero@bplegal.com;sklein@bplegal.com  
Steven P. Kartzman on behalf of Plaintiff Steven P. Kartzman kartztee@optonline.net,  
jzapata@msklaw.net;njl6@ecfbis.com;jloewenstein@msklaw.net  
Steven P. Kartzman on behalf of Accountant Withum Smith & Brown, PC kartztee@optonline.net,  
jzapata@msklaw.net;njl6@ecfbis.com;jloewenstein@msklaw.net  
Steven P. Kartzman kartztee@optonline.net,  
jzapata@msklaw.net;njl6@ecfbis.com;jloewenstein@msklaw.net

District/off: 0312-2

User: admin  
Form ID: pdf905

Page 3 of 3  
Total Noticed: 60

Date Rcvd: Feb 14, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

TOTAL: 9